



Embassy of the United States of America

American Citizen Services
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DEBIT CARD FRAUD

Debit card fraud is a growing problem that can affect American citizens living both in the United States and abroad. In fact, the U.S. Embassy in London frequently receives reports of U.S. citizens in the United Kingdom who have been victims of debit card fraud originating in the United States.

For example, one U.S. citizen checked her bank account online to find three, \$500 charges at a large box store in Wisconsin from the week before. The victim had not been back to the United States in more than a year, and never to Wisconsin, yet the store reported that a woman identifying herself as the victim appeared in person with the debit card to make the purchases.

As is the case with many U.S.-issued debit cards, the victim's card in the above scam did not have a PIN (Personal Identification Number) associated with it. Many U.S.-issued debit cards also lack a microchip, common among UK-issued cards as an additional security feature.

While we are aware of no fraudulent transactions originating in the United Kingdom, we recommend that all Americans take the following precautions:

- Only use your debit/credit card for purchases at reputable establishments, including Internet-based retailers.
- Frequently check the balances and purchases on your credit/debit cards to identify potential instances of fraud in a timely manner.
- Ensure that your bank or financial institution no longer sends statements or other documents containing personal information to former addresses.
- Verify the amounts of your personal liability with your financial institutions in cases of fraudulent transactions.
- Report instances of credit/debit card fraud immediately to your bank or financial institution.

If you are in the United Kingdom, you also may call the U.S. Embassy in London at 020-7499-9000, or email us at SCSLondon@state.gov. Within the United States, you may call the Department of State's Office of Overseas Citizens Services at toll-free at 1-888-407-4747.